

once a week in some one or more of the newspapers published in Frederick County. And the proceeds of sale shall be applied, first, to the payment of all costs, charges and expenses of sale, including reasonable counsel fees, and such commissions to the person or persons making said sale as are usually allowed trustees for making sales of real estate, in equity; secondly, to the payment of the mortgage debt in full, together with all interest that may accrue thereon up to the time of payment; and the surplus, if any, shall be paid to the said William Charles MacKinzie and Marie MacKinzie, his wife, their personal representatives or assigns.

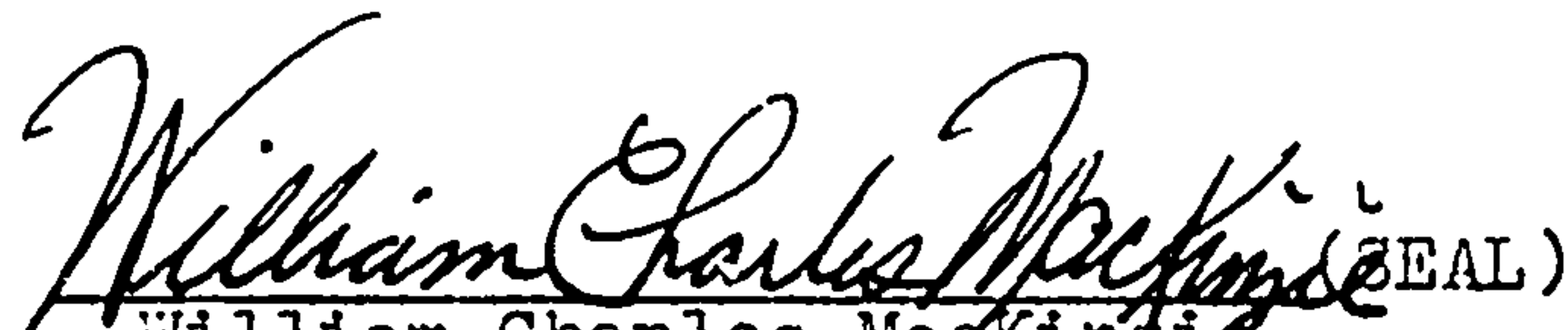
AND the said William Charles MacKinzie and Marie MacKinzie, his wife, do hereby further covenant that they will insure, and pending the existence of this mortgage, will keep insured the buildings and improvements on the property hereby mortgaged, in some safe and reliable insurance company, against loss or damage by fire and lightning, in the sum of at least _____
Nine thousand - - - - - Dollars; and that they will pay the premiums and assessments thereon and will cause such policy or policies of insurance to be so entered or endorsed as that the same will accrue to the benefit of the mortgagee to the extent of its mortgage debt, as a further and additional security for the payment of said indebtedness.

AND the said William Charles MacKinzie and Marie MacKinzie, his wife, do further covenant and agree that they will keep the said premises in as good order and condition as they are now and will not permit or commit any waste thereof, reasonable wear and tear excepted.

IN TESTIMONY WHEREOF, WITNESS OUR HANDS AND SEALS ON THE DATE ABOVE WRITTEN.

Witness:


MURRAY M. BAUMGARDNER

 (SEAL)
William Charles MacKinzie

 (SEAL)
Marie MacKinzie